

FIG. 1

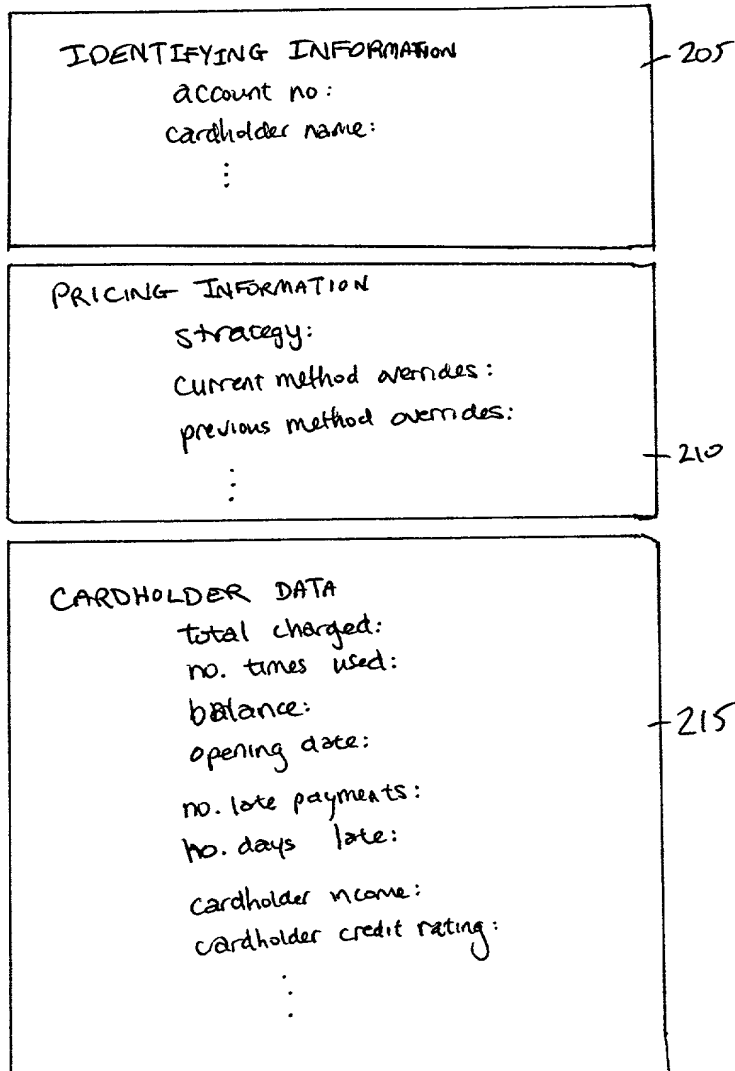


FIG. 2

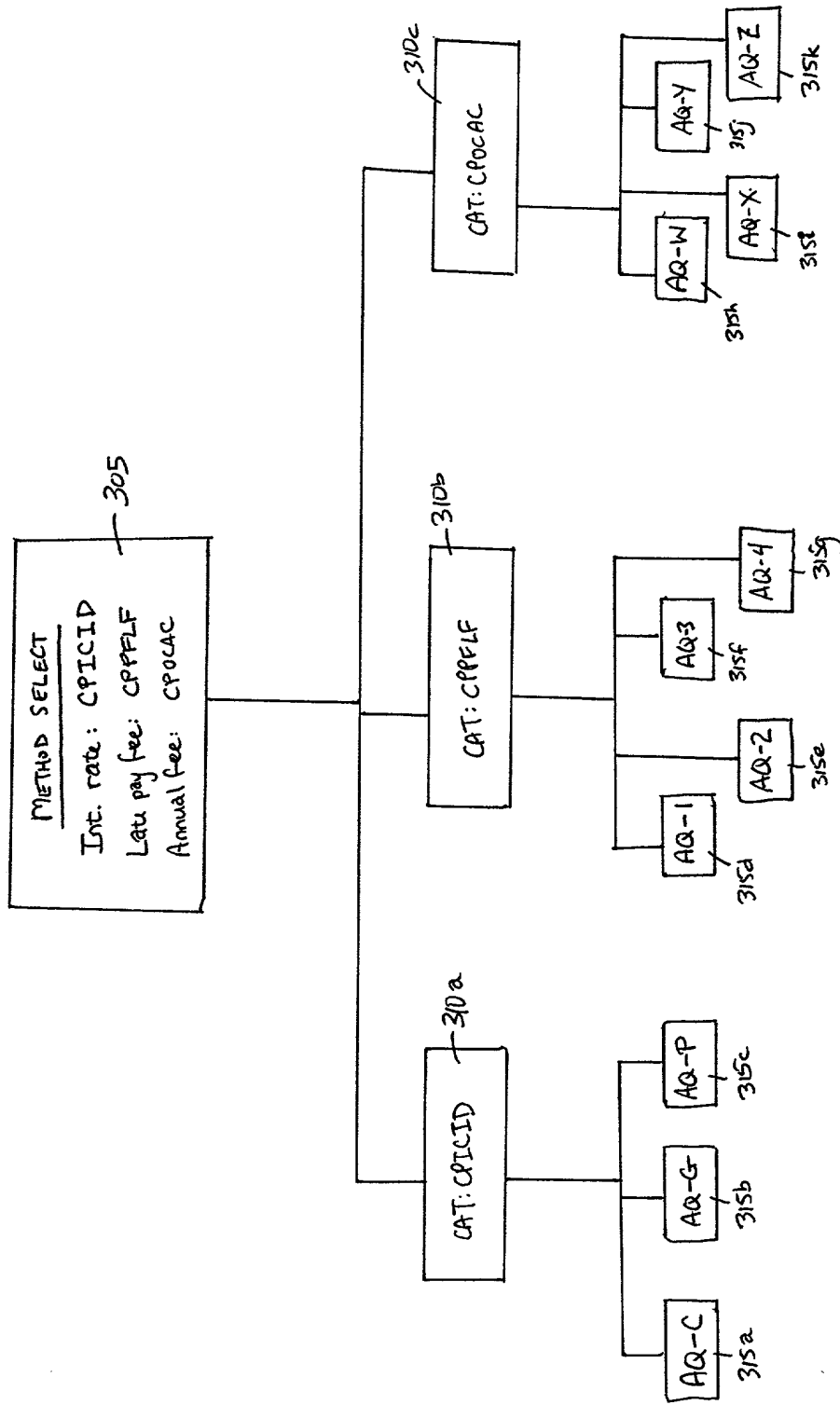


FIG. 3

		Cardholder Income 410		
		under \$25,000	\$25,000 – \$50,000	over \$50,000
405 Cardholder Credit Rating	under 400	AQ-C	AQ-C	AQ-G
	400–600	AQ-C	AQ-G	AQ-P
	over 600	AQ-G	AQ-P	AQ-P

23yrs  
 24yrs  
 Account Age  
 415

FIG. 4

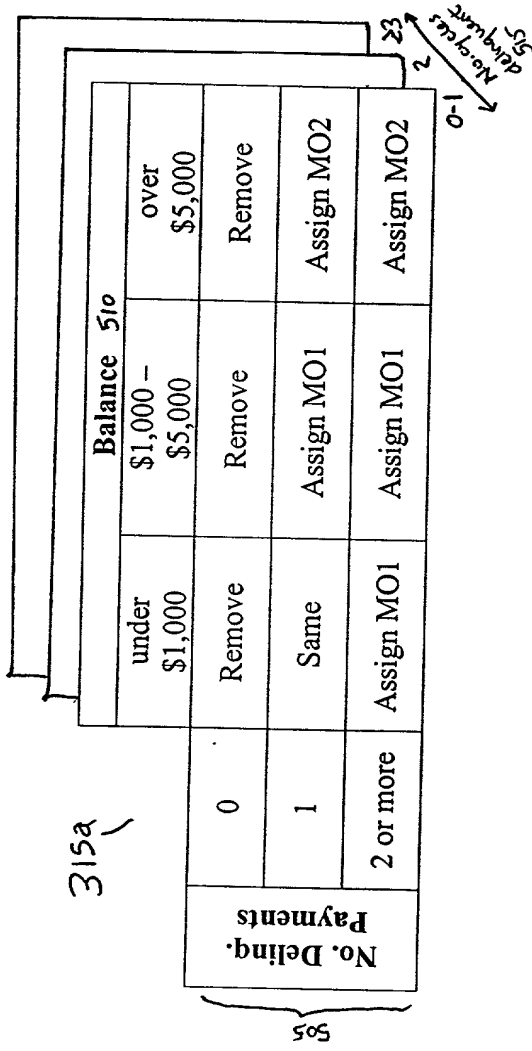


FIG. 5A

No. Delinquent Payments	Balance \$10		
	under \$1,000	\$1,000 - \$5,000	over \$5,000
0	Remove	Remove	Remove
1	Same	Same	Same
2	Same	Assign MO1	Assign MO1
3 or more	Assign MO1	Assign MO2	Assign MO2

315b

23

2

0-1

No. cycles  
delinquent

FIG. 5B

No. Delinquent Payments		Balance \$10	
		under \$1,000	\$1,000 - over \$5,000
0		Remove	Remove
1		Last	Last
2		Same	Same
3 or more		Same	Assign MOI

23  
2  
0-1  
No. cycles delinquent

FIG. 5C

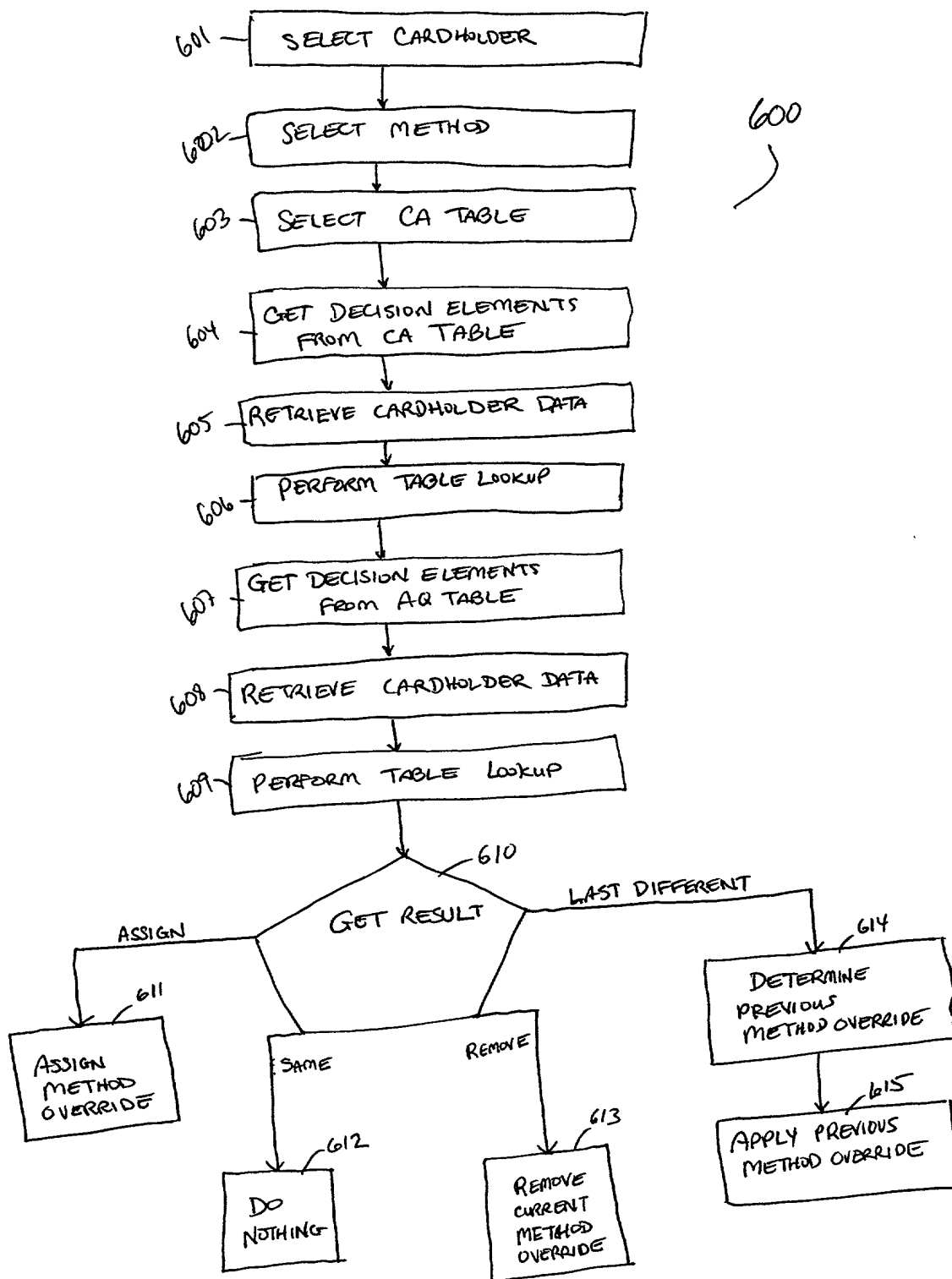


FIG. 6



700 /

CMO 0228291024823456  
14:40:09 09/29/01 CMO  
DOE,JOHN\*\*1234 S 6ST\*\*OM AHA\*NE\*68155\*0228291024823456 PAGE 0001 OF 0001

SEARCH DATE MM/DD/YYYY

TRANSACTION		CHANGE		OLD		NEW		LOCK		DATE	
S/S/S		CODE		RESULT		RESULT		STATUS		SOURCE	
--	CP IC	IM	SK	ZZ0001		BA0022		U		9/22/YYYY	
--	CP IC	BP	TK	ZZ0001		BA0022		L		9/22/YYYY	
--	CP IC	MP	TK	ZZ0001		BA0022		U		9/22/YYYY	
--	CP IC	IP	MK	ZZ0001		BA0022		U		9/22/YYYY	
--	CP IC	MF	NU	ZZ0001		BA0022		U		9/22/YYYY	
--	CP IC	PE	#1	ZZ0001		BA0022		U		9/22/YYYY	
--	CP IC	AC	ML	ZZ0001		BA0022		L		9/22/YYYY	
--	CP IC	CI	PI	ZZ0001		BA0022		U		9/22/YYYY	

S - SELECT PF3 EXIT D - DISPLAY METHOD DESCRIPTION PF8 PAGE FWD

FIG. 7A

750 /

09

HONOR  
NEXT  
0

597

072

PF4/5 PREV/NEXT S/S PF7/8 PREV/NEXT AUDIT RECORD  
PF10/11 PREV/NEXT DECISION ELEMENTS PF3 EXIT PF12 RETURN

FIG. 7B